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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number		10043247
Filing Date		2002-01-14
First Named Inventor	David Lee Garrison	
Art Unit	3693	
Examiner Name	Kirsten Sachwitz Apple	
Attorney Docket Number	23952-0045	

U.S. PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	4774664		1988-09-27	Campbell et al.	
	2	4908850		1990-03-13	Masson et al.	
	3	4947028		1990-08-07	Gorog	
	4	5153907		1992-10-06	Pugh et al.	
	5	5197094		1993-03-23	Tillery et al.	
	6	5208593		1993-05-04	Tong et al.	
	7	6119104		2000-09-12	Brumelow et al.	
	8	5298731		1994-03-29	Ett	

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9	5432326	1995-07-11	Noble, Jr. et al.	
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11	5707286	1998-01-13	Carlson	
12	5649117	1997-07-15	Landry	
13	6026385	2000-02-15	Harvey et al.	
14	6438527	2002-08-20	Power	
15	5826245	1998-10-20	Sandberg-Diment	
16	5873072	1999-02-15	Kight et al.	
17	5880446	1999-03-09	Mori et al.	
18	5222018	1993-06-22	Sharpe et al.	
19	5649114	1997-07-15	Deaton et al.	

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	20	5740549		1998-04-14	Reilly et al.	
	21	5754938		1998-05-19	Herz et al.	
	22	5826165		1998-10-20	Echeita et al.	
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31	6070150		2000-05-30	Remington et al.	
32	6119106		2000-09-12	Mersky et al.	
33	6327577		2001-12-04	Garrison et al.	

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FOREIGN PATENT DOCUMENTS

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	1	780807	EP		1997-06-25	Pitney Bowes Inc.		<input type="checkbox"/>
	2	782108	EP		1996-12-19	Pitney Bowes Inc.		<input type="checkbox"/>
	3	63268086	JP		1988-04-11	Toyo Comm. Equipment Co. Ltd.	Abstract	<input checked="" type="checkbox"/>

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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Anonymous, "Industry Protests Curb US Routing Number Reforms," Cash Management News, July/Aug. 1994, n101, pgs. 1-2.	<input type="checkbox"/>
	2	Bruce Zagaris and Scott B. MacDonald, "Money Laundering, Financial Fraud, and Technology: The Perils of an Instantaneous Economy," The George Washington Journal of International Law and Economics, Washington: 1992, Vol. 26m Iss. 1: pages 1-32.	<input type="checkbox"/>
	3	"11-digit Zip Code Causes Concern," March 1993, Direct, p.16.	<input type="checkbox"/>
	4	Pavely, Richard W., "Automation brings changes to USPS," Jan. 1993, Office, v117n1, p.42.	<input type="checkbox"/>
	5	"History of the U.S. Postal Service: 1775-1993," Downloaded from Internet. <URL: www.usps.com/history/history/his3_5.htm> [retrieved on 07-30-2002].	<input type="checkbox"/>
	6	"1995 Software Guide: Conveying the message faster, more efficiently," Direct Marketing [Downloaded from PROQUEST]. Vol. 58, No. 2, June 1995, p.46-[printed pages 1-10].	<input type="checkbox"/>
	7	"Postalsoft Inc., Delivers Address-Correction Tool," American Banker [Downloaded from PROQUEST]. Vol. 159, no. 88, May 9, 1994, p.16A-[printed pages 1-2].	<input type="checkbox"/>
	8	Notess, Greg et al., "On The Nets: Internet Ready Reference Resources," [Downloaded from PROQUEST]. Vol. 19, no. 2, April/May 1996, pp. 88-91.	<input type="checkbox"/>
	9	Rose, Matthew; Castellano, Brenda; Di Bella, Lori; Direct Marketing software guide. (Guide for software packages for marketing) June 1989, direct Marketing, vv52, n2, p.53(23)	<input type="checkbox"/>
	10	"SSN Verifier Another Step Toward Stemming Fraud," Item Processing Report, The Gale Group, v5, n6, March 31, 1994.	<input type="checkbox"/>

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11	"The Card Industry Cools Its Heels Waiting For a Fraud-Busting Code," Credit Card News, The Gale Group, v5, n26, May 1, 1993.	<input type="checkbox"/>
12	Declaration of Mary Elizabeth Lawson (3 pages).	<input type="checkbox"/>
13	Disclosure Under 37 C.F.R. 1.56 (4 pages).	<input type="checkbox"/>

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Examiner Signature	/Sanjeev Malhotra/	Date Considered	08/04/2008
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